

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In Re:	§	
	§	
John R Maldonado	§	Case No. 15-30573
Joyce M Maldonado	§	
	§	
Debtors	§	

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under chapter 7 of the United States Bankruptcy Code was filed on 09/07/2015 . The undersigned trustee was appointed on 09/07/2015 .
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized gross receipts of \$ 12,000.00

Funds were disbursed in the following amounts:

Payments made under an interim disbursement	0.00
Administrative expenses	0.00
Bank service fees	338.56
Other payments to creditors	0.00
Non-estate funds paid to 3 rd Parties	0.00
Exemptions paid to the debtor	0.00
Other payments to the debtor	0.00

Leaving a balance on hand of ¹	\$ 11,661.44
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¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

The remaining funds are available for distribution.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing non-governmental claims in this case was 04/01/2016 and the deadline for filing governmental claims was 04/01/2016 . All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$ 1,950.00 . To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$ 0.00 as interim compensation and now requests a sum of \$ 1,950.00 , for a total compensation of \$ 1,950.00 ². In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$ 0.00 , and now requests reimbursement for expenses of \$ 21.13 , for total expenses of \$ 21.13 ².

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 03/22/2018 By: /s/Joji Takada, Chapter 7 Trustee
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

² If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D).

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INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Exhibit A

Case No: 15-30573 BWB Judge: Bruce W. Black Trustee Name: Joji Takada, Chapter 7 Trustee

Case Name: John R Maldonado Date Filed (f) or Converted (c): 09/07/2015 (f)
 Joyce M Maldonado 341(a) Meeting Date: 09/30/2015

For Period Ending: 03/22/2018 Claims Bar Date: 04/01/2016

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Est Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. Location: 64 Blackhawk Springs Drive, Plano II 60545	25,000.00	0.00		12,000.00	FA
2. Joint Checking Location: Bmo Harris	800.00	0.00		0.00	FA
3. Joint Checking Location: Heartland Bank	100.00	0.00		0.00	FA
4. Bedroom Furniture, Living Room Furniture, Dining Room Table,	1,500.00	0.00		0.00	FA
5. Clothing For Adult Male And Female Location: 64 Blackhawk Sp	350.00	0.00		0.00	FA
6. Wedding Rings Location: 64 Blackhawk Springs Drive, Plano II	200.00	0.00		0.00	FA
7. Pump Organ Location: 64 Blackhawk Springs Drive, Plano II 60	200.00	0.00		0.00	FA
8. 2012 Chevy Malibu Location: 64 Blackhawk Springs Drive, Plan	10,000.00	0.00		0.00	FA
9. 1998 Ford Expedition Location: 64 Blackhawk Springs Drive, P	750.00	0.00		0.00	FA
10. 2000 Chevy Silverado Location: 64 Blackhawk Springs Drive, P	1,000.00	0.00		0.00	FA
11. 1989 Harley Flt Location: 64 Blackhawk Springs Drive, Plano	1,100.00	0.00		0.00	FA
INT. Post-Petition Interest Deposits (u)	Unknown	N/A		0.00	Unknown

			Gross Value of Remaining Assets	
TOTALS (Excluding Unknown Values)	\$41,000.00	\$0.00	\$12,000.00	\$0.00
			(Total Dollar Amount in Column 6)	

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

Compromise interest in primary residence with Debtor; Preparing motion to approve settlement. - Joji Takada 12/22/2015

Debtor making installment payments pursuant to settlement. - Joji Takada 6/27/2016

Debtor making installment payments pursuant to settlement. - Joji Takada 9/2/2016

Debtor making installment payments pursuant to settlement. - Joji Takada 12/20/2016

Debtor making installment payments pursuant to settlement. - Joji Takada 2/22/2017

Consulting with tax professional. - Joji Takada 6/13/2017

Consulting with tax professional. - Joji Takada 10/23/2017

Preparing TFR. - Joji Takada 12/20/2017

TFR with UST review. - Joji Takada 3/19/2018

Exhibit A

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 15-30573

Trustee Name: Joji Takada, Chapter 7 Trustee

Exhibit B

Case Name: John R Maldonado

Bank Name: Associated Bank

Joyce M Maldonado

Account Number/CD#: XXXXXX0213

Checking

Taxpayer ID No: XX-XXX3363

Blanket Bond (per case limit): \$5,000,000.00

For Period Ending: 03/22/2018

Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
01/29/16	1	John Maldonado	Settlement payment Installment payment from Debtor re: compromise of primary residence	1110-000	\$3,000.00		\$3,000.00
03/07/16		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$10.00	\$2,990.00
03/15/16	1	John Maldonado	Settlement payment Installment payment re compromise of primary residence	1110-000	\$1,200.00		\$4,190.00
04/07/16		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$10.00	\$4,180.00
04/27/16	1	JOyce Maldonado	Settlement payment Installment payment re compromise of primary residence	1110-000	\$1,200.00		\$5,380.00
05/06/16		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$10.00	\$5,370.00
06/07/16		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$10.00	\$5,360.00
06/08/16	1	Joyce Maldonado	Settlement payment Installment payment from Debtor re compromise of primary residence	1110-000	\$1,200.00		\$6,560.00
07/08/16		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$10.00	\$6,550.00
08/05/16		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$10.00	\$6,540.00
09/02/16	1	Joyce Maldonado	Settlement payment Installment payment re: compromise of primary residence	1110-000	\$1,200.00		\$7,740.00
09/08/16		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$10.00	\$7,730.00
10/07/16		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$11.06	\$7,718.94

Page Subtotals:

\$7,800.00

\$81.06

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 15-30573

Trustee Name: Joji Takada, Chapter 7 Trustee

Exhibit B

Case Name: John R Maldonado

Bank Name: Associated Bank

Joyce M Maldonado

Account Number/CD#: XXXXXX0213

Checking

Taxpayer ID No: XX-XXX3363

Blanket Bond (per case limit): \$5,000,000.00

For Period Ending: 03/22/2018

Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
10/26/16	1	Joyce Maldonado	Settlement payment Installment payment re compromise of primary residence	1110-000	\$1,200.00		\$8,918.94
11/07/16		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$11.82	\$8,907.12
12/07/16		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$12.82	\$8,894.30
12/23/16	1	Joyce Maldonado	Settlement payment Installment payment re settlement of primary residence	1110-000	\$1,200.00		\$10,094.30
01/09/17		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$13.74	\$10,080.56
02/07/17		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$14.99	\$10,065.57
02/08/17	1	Joyce Maldonado	Settlement payment Payment re settlement of primary residence	1110-000	\$1,200.00		\$11,265.57
03/07/17		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$14.73	\$11,250.84
03/27/17	1	Joyce Maldonado	Settlement payment Final installment re settlement of equity in primary residence	1110-000	\$600.00		\$11,850.84
04/07/17		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$16.87	\$11,833.97
05/05/17		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$17.03	\$11,816.94
06/07/17		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$17.57	\$11,799.37
07/10/17		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$16.98	\$11,782.39

Page Subtotals:

\$4,200.00

\$136.55

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 15-30573

Trustee Name: Joji Takada, Chapter 7 Trustee

Exhibit B

Case Name: John R Maldonado

Bank Name: Associated Bank

Joyce M Maldonado

Account Number/CD#: XXXXXX0213

Checking

Taxpayer ID No: XX-XXX3363

Blanket Bond (per case limit): \$5,000,000.00

For Period Ending: 03/22/2018

Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
08/07/17		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$17.52	\$11,764.87
09/08/17		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$17.49	\$11,747.38
10/06/17		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$16.90	\$11,730.48
11/07/17		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$17.44	\$11,713.04
12/07/17		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$16.85	\$11,696.19
01/08/18		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$17.39	\$11,678.80
02/07/18		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$17.36	\$11,661.44

COLUMN TOTALS	\$12,000.00	\$338.56
Less: Bank Transfers/CD's	\$0.00	\$0.00
Subtotal	\$12,000.00	\$338.56
Less: Payments to Debtors	\$0.00	\$0.00
Net	\$12,000.00	\$338.56

Page Subtotals: \$0.00 \$120.95

Exhibit B

TOTAL OF ALL ACCOUNTS			
	NET		ACCOUNT
	NET DEPOSITS	DISBURSEMENTS	BALANCE
XXXXXX0213 - Checking	\$12,000.00	\$338.56	\$11,661.44
	-----	-----	-----
	\$12,000.00	\$338.56	\$11,661.44
<hr/>			
	(Excludes account transfers)	(Excludes payments to debtors)	Total Funds on Hand
Total Allocation Receipts:	\$0.00		
Total Net Deposits:	\$12,000.00		
<hr/>			
Total Gross Receipts:	\$12,000.00		

Page Subtotals: \$0.00 \$0.00

Exhibit C

ANALYSIS OF CLAIMS REGISTER

Case Number: 15-30573

Date: March 22, 2018

Debtor Name: John R Maldonado

Claims Bar Date: 4/1/2016

Code #	Creditor Name And Address	Claim Class	Notes	Scheduled	Claimed	Allowed
100 2100	Joji Takada 6336 North Cicero Avenue Chicago, IL 60646	Administrative		\$0.00	\$1,950.00	\$1,950.00
100 2200	Joji Takada 6336 North Cicero Avenue Chicago, IL 60646	Administrative		\$0.00	\$21.13	\$21.13
100 3711	Laura Edward 429 Badger Lane Oswego, IL 60543	Administrative		\$0.00	\$200.00	\$200.00
3 280 5800	Irs Po Box 970024 Saint Louis, Mo 63197	Priority		\$0.00	\$4,106.02	\$4,106.02
1 300 7100	Discover Bank Discover Products Inc Po Box 3025 New Albany, Oh 43054-3025	Unsecured		\$0.00	\$6,823.49	\$6,823.49
2 300 7100	Midland Credit Management Inc As Agent For Asset Acceptance Llc Po Box 2036 Warren Mi 48090	Unsecured		\$0.00	\$2,053.49	\$2,053.49
4 300 7100	Capital One, N.A. C O Becket And Lee Llp Po Box 3001 Malvern, Pa 19355-0701	Unsecured		\$0.00	\$273.67	\$273.67
5 300 7100	Oak Harbor Capital Iii, Llc C O Weinstein & Riley, Ps 2001 Western Avenue, Ste 400 Seattle, Wa 98121	Unsecured		\$0.00	\$3,600.77	\$3,600.77
380 7300	Irs Po Box 7317 Philadelphia, Pa 19101-7317	Unsecured		\$0.00	\$2,033.59	\$2,033.59
Case Totals				\$0.00	\$21,062.16	\$21,062.16

Code#: Trustee's Claim Number, Priority Code, Claim Type (UTC)

Exhibit C

ANALYSIS OF CLAIMS REGISTER

Case Number: 15-30573

Date: March 22, 2018

Debtor Name: John R Maldonado

Claims Bar Date: 4/1/2016

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 15-30573

Case Name: John R Maldonado

Joyce M Maldonado

Trustee Name: Joji Takada, Chapter 7 Trustee

Balance on hand \$ 11,661.44

Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee Fees: Joji Takada	\$ 1,950.00	\$ 0.00	\$ 1,950.00
Trustee Expenses: Joji Takada	\$ 21.13	\$ 0.00	\$ 21.13
Other: Laura Edward	\$ 200.00	\$ 0.00	\$ 200.00

Total to be paid for chapter 7 administrative expenses \$ 2,171.13

Remaining Balance \$ 9,490.31

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 4,106.02 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
3	Irs	\$ 4,106.02	\$ 0.00	\$ 4,106.02

Total to be paid to priority creditors \$ 4,106.02

Remaining Balance \$ 5,384.29

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 12,751.42 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 42.2 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	Discover Bank	\$ 6,823.49	\$ 0.00	\$ 2,881.22
2	Midland Credit Management Inc As Agent For	\$ 2,053.49	\$ 0.00	\$ 867.09
4	Capital One, N.A.	\$ 273.67	\$ 0.00	\$ 115.56
5	Oak Harbor Capital Iii, Llc	\$ 3,600.77	\$ 0.00	\$ 1,520.42

Total to be paid to timely general unsecured creditors \$ 5,384.29

Remaining Balance \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent.

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 2,033.59 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
	Irs	\$ 2,033.59	\$ 0.00	\$ 0.00

Total to be paid to subordinated unsecured creditors \$ 0.00

Remaining Balance \$ 0.00